

<b>DECLARATION, POWER OF ATTORNEY &amp; PETITION</b>  Page <u>1</u> of <u>2</u>	Attorney Docket No.	1359.GLEM.CI
	Inventor(s)	Gary Le Mon
	Serial Number	
	Filing Date	

As an inventor named below or on any attached continuation page, I hereby declare that:

My residence, post office address and citizenship are as stated next to my name.

I believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD FOR PROCESSING LOANS**

the specification of which:

- ☒ is attached hereto.
- ☐ was filed on \_\_\_\_\_ as United States application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_.
- ☐ was filed on \_\_\_\_\_ as PCT international application No. \_\_\_\_\_ and was amended under PCT Article 19 on \_\_\_\_\_.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information which is known to me to be material to the patentability of the subject matter claimed in this application in accordance with § 1.56(a) of Title 37 of the Code of Federal Regulations.

I hereby claim foreign priority benefits under Title 35 U.S.C. § 119 (a) - (d) or § 365 (b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and on any attached continuation page and have also identified below and on any attached continuation page any foreign application for a patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America having a filing date before that of the application(s) on which priority is claimed.

Prior foreign/PCT application(s):

Priority Claimed:

_____	US	_____	_____	_____
(Number)	(Country)	(Day/Mo/Yr Filed)	Yes	No

I hereby claim the benefit under 35 U.S.C. § 119 (e) of any United States provisional application(s) below:

_____	_____
(Provisional Application No.)	(Filing Date)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or under 365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States of PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, and I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

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U.S. Parent Application or PCT Parent No.	Parent Filing Date (MM/DD/YY)	Parent Patent Number
09/668,444	22 September 2000	

As a named inventor, I hereby appoint the following registered practitioners to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

**INVENTOR:** Gary Le Mon

**SIGNATURE:**

**CITIZENSHIP:**

**RESIDENCE:**

**ADDRESS:**

US

Salt Lake City, Utah

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Date Signed 7-3-01

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